

PATENT
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LISTING OF THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

THE CLAIMS:

- 1 1. (currently amended) A method, comprising:
2 storing, in at least one database within a portable first computing device, financial
3 transaction data and budgetary data, wherein said financial transaction data and budgetary data
4 stored in said at least one database of said portable computing device is periodically
5 synchronized with financial transaction data and budgetary data stored in at least one
6 corresponding database within a second computing device;
7 evaluating said transaction data using said budgetary data to determine at least whether a
8 transaction value exceeds a budgetary constraint;
9 displaying, upon a display device, a message indicative of the results of said evaluation;
10 and
11 ~~periodically synchronizing said financial transaction data and budgetary data stored in~~
12 ~~said at least one database of said portable computing device with financial transaction data and~~
13 ~~budgetary data stored in at least one corresponding database within a second computing device.~~
- 1 2. (original) The method of claim 1, further comprising:
2 generating, at one of said first and second computing devices operating as a
3 master computing device, a report indicative of transaction patterns associated with at least said
4 first and second computing devices.
- 1 3. (original) The method of claim 1, further comprising:
2 storing, in one of said first computing device and second computing device,
3 accounts data including information pertaining to accessible financial accounts, said accounts
4 database providing available credit or debit amounts to update budgetary data during said step of
5 synchronizing.

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1 4. (original) The method of claim 1, wherein said transaction data comprises a plurality of
2 records, each record comprising at least an account number field, a transaction amount field and
3 a budgetary item identifier field, said account number field identifying a credit or debit account
4 funding a respective transaction, said transaction amount field identifying the value of said
5 respective transaction, said budgetary item identifier field identifying the type of said respective
6 transaction.

1 5. (original) The method of claim 4, wherein each transaction data record further comprises
2 a budget indicator field for indicating whether said respective transaction is appropriate with
3 respect to a corresponding budgetary constraint.

1 6. (original) The method of claim 3, wherein said accounts data comprises a plurality of
2 records, each record comprising at least an account number field, an account type field, an
3 institution field and an available balance field, said account number field identifying a credit or
4 debit account, said account type field identifying the type of account, said institution field
5 identifying the financial institution associated with said account, and said available balance field
6 identifying an available balance or credit limit associated with said account.

1 7. (original) The method of claim 1, wherein said budgetary data comprises a plurality of
2 records, each record comprising at least a budgetary item identifier field, an annual budget field
3 and a periodic budget field.

1 8. (original) The method of claim 7, further comprising:
2 correlating individual transactions with associated annual budgets via the budgetary item
3 identifier field of the transaction data and accounts data; and
4 determining whether at least one of the annual and periodic budgets associated
5 with the transaction type are exceeded by a particular transaction.

1 9. (original) The method of claim 7, wherein the budgetary database further comprises a
2 periodicity field and a fixed/variable payment field.

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1 10. (original) The method of claim 1, further comprising:
2 in the case of an evaluation indicative of exceeding a budgetary constraint,
3 displaying upon said display device a message indicative of said budgetary constraint being
4 exceeded.

1 11. (original) The method of claim 4, wherein a transacting entity utilizing one of said first
2 and second computing devices inputs transaction data contemporaneous to effecting said
3 transaction, said displayed message indicating to said transacting entity whether said respective
4 transaction should proceed.

12-23. (cancelled)